COMMERCE AND FINANCE

COTTON MARKET UNCHANGED.

Opens Steady at Decline of 10 points, Lower Due to Lower Liverpool Cables—During Early Session Prices Rally Under Report of Bullish Week-End Figures.

New York, Nov. 9.—The cotton market opened steady at unchanged prices to a decline of 10 points, the losses being due to lower Liverpool cables. During the early session prices rallied on covering by shorts who were probably influenced by a statement from the December bull clique who claimed that the cotton represented by December contracts was needed for shipment on foreign orders, and by the bullish week-end figures. December advanced from 10.32 to 10.44 and during the middle of the morning prices ranged about net unchanged to two points higher.

The market closed steady with prices prices net unchanged to 4 points higher.

Receipts at the ports to-day 33,237 bales against 65,429 last week and 68,677 last week. For the week 260,100 against 263,978 last week and 413,341 last year. To-day's receipts at New Orleans 10,862 against 16,161 last year, and at Houston 7,943 against 15,108 last year.

TORPID STOCK MARKET.

Decision to Withhold Publication of Bank Statement Until After Close Deprives Market of Sale Incentive to Activity—Cash Showing Not Worse Than Was Expected.

New York, Nov. 9.—The decision to withhold the publication of the bank statement until after the close of the stock market deprived it of what is usually the sole incentive to activity in the Saturday short session. The consequence was a torpid market and an inconsequential drift of prices. The bank statement made the unpleasant showing of a widening of the deficit below the legal reserve by the amount of $13,085,800, leaving the margin for repair before the legal reserve limit is restored at $51,924,625. The cash showing was not worse than was expected, the decrease of $4,313,000 compared with an indicated decrease of $12,000,000 as far as the known movements of money could be traced. So far as incoming gold may serve to release credits and reduce loans the small proportion of the gold arrivals which figure in the statement leaves the actual result understated.

The New York clearing house banks estimate that gross shipments of currency made by them to out of town points this week amounted to $21,500,000; last week they were $2,000,000 and the preceding week $21,500,000, an aggregate for the three weeks of $65,000,000.

Bonds were steady. Total sales, par value, $1,187,000.

U. S. 2s advanced 1, the 3s ¾ and the 4s 2 per cent. in the bid price on call during the week.

Total sales of stocks to-day 98,900 shares, including: Sugar 300; American Tobacco 400; Atlantic Coast Line 300; C. & O. 500; L. & N. 100; N. & W. pfd. 200; Southern Rwy. 600; Va. Caro. Chemical pfd. 400.

New York, Nov. 9.—Standard Oil 394.

Baltimore, Md., Nov. 9.—Seaboard common and preferred, nothing doing.

New York, Nov. 9.—Mobile & Ohio collateral trust fours 7¾ bid.

Hubbard Bros. & Co.'s Cotton Letter.

Special to The Observer.

New York, Nov. 9.—Liverpool was much lower than expected, but our market showed few sellers outside of those identified with the recent heavy selling. A quiet covering demand from other Wall Street houses absorbed all of the offerings, and the market closed steady at somewhat better prices than yesterday. The feeling remains very bearish on the fear that the depression in financial circles will extend throughout the commercial world. We believe that the return to normal conditions will realize that it is necessary to bear in hand with each other and that all that is needed to do so is a little confidence. There does not appear to be any pressure of cotton sufficient to cause any trouble. Liverpool will rally with a return of confidence here.

New Orleans Spot Cotton.

New Orleans, Nov. 9.—Cotton, spots were steady with prices unchanged; middling 10¾; sales were 1,900 bales on the spot and 825 to arrive.

Futures opened steady, 5 to 6 points below the close yesterday, as a result of cable advices from Liverpool. Shortly after the opening there was an immediate advance as a result of comparatively heavy buying and a fairly good number of trades were recorded. From then on until noon orders to buy proved sustaining features and without bearish factors the market gradually worked forward. At the close which was steady the active months ranged from 5 to 6 points above the close yesterday.

Closing bids: Nov. 10.34; Dec. 10.37; Jan. 10.27; Feb. 10.23; March 10.26; April 10.28; May 10.36; June 10.37; July 10.42.

Daily Cotton Market.

New York, Nov. 9.—Galveston, tone steady; middling 10¾; net receipts 15,207; gross receipts 15,207; stock 125,705; Gt. Britain 30,071; coastwise 996.

New Orleans, tone steady; middling 10¾; net receipts 10,862; gross receipts 10,862; sales 2,625; stock 153,099; Gt. Britain 28,502; France 24,090; coastwise 883.

Mobile, tone steady, middling 10¾; net receipts 2,938; gross receipts 2,938; sales 450; stock 36,643; coastwise 154.

Savannah, tone steady; middling 10 5-16; net receipts 10,239, gross receipts 10,239; sales 2,151; stock 144,792; France 6,175; continent 1,450, coastwise 1,684.

Charleston, tone quiet; middling 10¾; net receipts 2,776; gross receipts 2,776; stock 37,959; coastwise 650.

Wilmington, tone steady; middling 10¾; net receipts 3,295; gross receipts 3,295; stock 44,044.

Norfolk, tone steady; middling 10 9-16; net receipts 5,477; gross receipts 5,477; sales 875; stock 32,131; coastwise 450.

Baltimore, tone nominal, middling 10¾; stock 5,615.

New York, tone nominal; middling 10.80; gross receipts 7,017; stock 149,620.

Boston, tone steady; middling 10.80; net receipts 25; gross receipts 4,168.

Philadelphia, tone steady; middling 11.05; net receipts 3; gross receipts 103; stock 4,646.

San Francisco, net receipts 2,168; gross receipts 2,168; Japan 2,168.

Jacksonville, net receipts 147; gross receipts 147; coastwise 147.

Total to-day, at all ports, net 53,237; Gt. Britain 58,671; France 30,175; continent 2,456; Japan 2,168; stock 745,762.

Consolidated, at all ports, net 53,237; Gt. Britain 58,671; France 30,175, continent 1,459; Japan 2,168.

Total since Sept. 1, at all ports, net 2,323,351; Gt. Britain 721,096; France 214,078; continent 640,754; Japan 3,376; Mexico 230.

INTERIOR MOVEMENT

Houston, tone quiet; middling 10¾; net receipts 7,643; gross receipts 7,643; shipments 8,176; sales 397; stock 69,711.

Augusta, tone steady; middling 10¾; net receipts 2,085; gross receipts 2,085; shipments 1,807; sales 1,441; stock 48,734.

Memphis, tone steady; middling 10¾; net receipts 3,128; gross receipts 3,523; shipments 867; sales 1,250; stock 84,144.

St. Louis, tone steady; middling 10¾; net receipts 488; gross receipts 3,587; shipments 3,107; sales 28; stock 9,995.

Cincinnati, net receipts 257; gross receipts 267; shipments 560; sales 30; stock 9,859.

Louisville, tone firm; middling 10¾.

Little Rock, tone quiet; middling 10¾; net receipts 620; gross receipts 629; shipments 306; stock 16,506.

Total to-day, net receipts 14,231; gross receipts 18,232; shipments 15,452; sales 3,113; stock 240,524.

New York Produce

New York, Nov. 9.—Flour quiet and about steady. Minnesota patents $5.20 to $5.50; winter patents $4.85 to $5.25.

Rye flour steady, fair to good $3 to $3.25; choice to fancy $3.25 to $3.50. Buckwheat flour steady, $3.10 to $3.25.

Corn meal quiet; fine white and yellow $1.40 to $1.45. Rye dull; No. 2 Western 84. Barley nominal.

Wheat, spot steady; No. 2 red 99¾. Options closed ¼ lower. December 100¾; May 107¾.

Corn, spot easy; No. 2, 68 elevator. Options closed ¼ to 1¼ lower. December 68¼; May 65¾.

Oats, spot easy; mixed 32. Beef steady; beef, hams $29. Cut meats quiet. Lard firm; Western prime $8.60 to $8.70; refined quiet. Pork steady. Tallow quiet. Petroleum firm; refined New York $8.75; Baltimore & Philadelphia $8.70; do in bulk $4.35. Rosin steady; strained common to good $4.15. Turpentine easy, 58. Rice steady; domestic fair to extra 5¾ to 6¼. Molasses steady.

Sugar, raw nominal; refined steady.

Coffee, spot quiet; Rio No. 7, 6 cents; Santos No. 4, 7¾; mild coffee dull; Cordova 9¾ to 12. Futures opened steady and closed steady, net unchanged to 5 points lower.

Butter strong; creamery specials 28; extras 27½; State dairy common to finest 21 to 27. Cheese steady, unchanged. Eggs firm, unchanged.

Freights and peanuts steady, unchanged. Potatoes and cabbages steady, unchanged.

Cotton Seed Oil.

New York, Nov. 9.—Cotton seed oil easier, under free offerings of crude and liberal receipts. Price crude 31½; prime summer yellow 35; off summer yellow 33¾ to 34½; good off summer yellow 32½ to 33½; prime white 39 to 40; prime winter yellow 40 to 41.

The Money Market.

New York, Nov. 9.—Money on call nominal; time loans dull and strong; 60 days 15 per cent.; 90 days 12 per cent.; six months 6 per cent. Prime mercantile paper nominally at 7 to 10 per cent.; sterling exchange firm with actual business in bankers' bills at 483⅝ to 486 for demand and at 479 for 60 day bills. Commercial bills 476½ to 477½. Bar silver 59⅝. Mexican dollars 46½.

Baltimore Produce.

Baltimore, Nov. 9.—Flour dull, unchanged. Wheat quiet; spot contract 97½ to 97¾; Southern on grade 93½ to 98. Corn weak; old spot mixed 65 to 65¼; new do 63½. Oats steady, No. 2 mixed 57½. Rye steady, unchanged. Butter, eggs, cheese and sugar, unchanged.

CLOTH MARKET.

Manchester, Eng., Nov. 9.—The week's business in the cloth market was only moderate, owing to the unsettled condition of the cotton market and the rise in the discount rate of the banks of England. Indian offers generally came between the manufacturers' ideas and some contracts are said to have been canceled, but on the other hand sales were reported for Singapore and Bombay at the late rates. China took a few light cloths but in other directions business was quiet.

NAVAL STORES.

Wilmington, Nov. 9.—Spirits turpentine nothing doing; receipts 54.

Rosin dull. $3.20; receipts 98.

Tar firm, $2.20; receipts 47.

Crude turpentine firm $2, $3.25 and $3.25; receipts 43.

Charleston, S. C., Nov. 9.—Turpentine quiet, 43½; sales none.

Rosin quiet; sales none. A B C $3.25 to $3.35; D $3.40 to $3.75; E $3.45 to $3.55; F $3.45 to $3.55; G $3.45 to $3.75; H $3.50 to $3.65; I $3.85 to $4.95; K $4.45; M $4.95; N $5.45; W G $5.95; W W $6.15.

Savannah, Ga., Nov. 9.—Spirits turpentine firm, 43½; sales 568, receipts 1,040; shipments 413.

Rosin firm; sales 3,736; receipts 4,674; shipments 477; stocks 101,021. Quote: A B C $3.30 to $3.45; D $3.30 to $3.45; E $3.35 to $3.60; F $3.35 to $3.60; G $3.40 to $3.60; H $3.50 to $3.65; I $3.95; K $4.75; M $5.10; N $5.50; W G $6; W W $6.10.

BANK STATEMENT.

New York, Nov. 9.—The statement of the clearing house banks for the week shows that the banks hold $51,924,625 less than the requirements of the 25 per cent. rule. This is a decrease of $13,085,800 in the proportionate cash reserve as compared with last week. The statement follows:

Loans $1,187,316,400, increase $38,863,800; deposits $1,086,878,100, increase $35,691,200; circulation $52,856,100, increase $1,113,400; legal tenders $49,082,900, increase $832,300; specie $180,712,000, decrease $5,301,500; reserve $219,794,900, decrease $4,313,000; reserve required $271,719,525, increase $8,772,800; deficit $51,924,625, increase $13,085,800; ex-U. S. deposits $33,651,575 (not given last week).

Estimates

	Open.	High.	Low.	To-morrow. Close.	Last Year.
Houston				6-7,000	19,650
Galveston				15,500-17,500	31,068

Comparative Port Receipts.

	To-day.	Last Year
Galveston	10,862	20,856
New Orleans	13,068	16,641
Mobile	2,932	4,812
Savannah	10,239	10,068
Charleston		1,189
Wilmington	——	2,129
Norfolk	——	5,474
New York	——	236
Total estimates	50,000	68,857

Charlotte Cotton.

These figures represent the prices paid to wagons Nov. 9th.

Good middling	10¼
Strict middling	10⅛
Middling	10

NEW ORLEANS COTTON.

New Orleans, Nov. 9. Spots steady; Middling 10¾; sales 1,809; to arrive 825; total sales 2,625.

	High	Low	Close
Jan	10.24	10.10	10.22-23
March	10.28	10.14	10.25-27
May	10.36	10.21	10.36-37
July	10.43	10.32	10.42-43
Dec	10.27	10.15	10.27-28

Chicago Grain and Provisions.

Chicago, Nov. 9.—After a nervous session the local wheat market closed strong on buying by shorts. December closed 1¼ net higher. Corn ⅝ lower. Oats ¼ lower; provisions 2½ to 7½ higher.

	Open.	High	Low	Close
WHEAT				
May	100⅞	91⅝	100⅝	
Dec	91⅝	90⅝	91⅝	
July	96⅝	95⅞	96⅝	
CORN				
May	58⅛	56½	57¼	
Dec	57⅝	55⅞	56½	
July	57	56⅞	56⅝	
OATS				
May	50½	49¼	49¾	
Dec	47⅛	46¼	46⅝	
July	46	45⅛	45½	
PORK				
Jan	13.27	13.22	13.25	
May	13.72	13.60	13.62	
LARD				
Jan	7.17	7.12	7.12	
May	8.22	8.15	8.22	
RIBS				
Jan	7.17	7.10	7.10	
May	7.40	7.17	7.32	

Charlotte Produce.

(Corrected daily by R. H. Field & Co.)

Hens—per head	35
Chickens—spring	20@30
Ducks	25
Eggs	25
Butter	15@20
Rye	80
Corn	88
Cotton seed	24
Oats—feed	60

LIVERPOOL COTTON.

Liverpool, Nov. 9.—Closing cotton, spot quiet; prices 7 points lower; American middling fair 6.40; good middling 6.01; middling 5.34; low middling 5.52; good ordinary 5.08; ordinary 4.48.

The sales of the day were 5,000 bales, of which 500 were for speculation and export and included 4,900 American. Receipts 19,000 including 12,600 American.

Futures opened easier and closed quiet.

Nov	5.58
Nov Dec	5.51½
Dec-Jan	5.51½
Jan-Feb	5.51½
Feb-March	5.52
March-April	5.52½
April-May	5.53
May-June	5.53
June-July	5.53
July-Aug	5.52½

NEW YORK COTTON.

New York, Nov. 9.—Spot closed steady; middling uplands 10.80; middling gulf 11.05; no sales.

Futures opened and closed steady.

	Open.	High.	Low.	Close.
Nov				10.15
Dec	10.35	10.47	10.32	10.45
Jan	10.00	10.11	9.98	10.09
Feb	10.05	10.05	10.04	10.12
March	10.08	10.15	10.05	10.14
April				10.16
May	10.14	10.20	10.08	10.18
June				10.20
July	10.17	10.25	10.16	10.22
Aug	10.17	10.17	10.17	10.16

Immediate Delivery

1—Draper Twister—144 spindler—2 1-4 inch rings 6 inch travers, complete with one new warp building motion. It also has filling builder.

Low Price For Quick Shipment

Greensboro Supply Company

GREENSBORO, N. C.

CARDS DRAWING SPINNING FRAMES

MASON MACHINE WORKS COTTON MACHINERY TAUNTON, MASS.

COMBERS LAP MACHINES MULES LOOMS

SOUTHERN OFFICE AT CHARLOTTE EDWIN HOWARD, AGENT.

BRICK

Red and Buff, Dry Pressed and Common Building.

LARGE STOCK. PROMPT SHIPMENT.

Georgia-Carolina Brick Company

HOWARD H. STAFFORD, President.

Write for Prices. AUGUSTA, GA.

THE JOEL HUNTER COMPANY

PUBLIC ACCOUNTANTS AND AUDITORS

Suggestions For Improved Accounting Methods.

Balance Sheets Prepared. Present Worth Ascertained.

1219-20-21 Empire Bldg., Atlanta, Ga.

The Dry Goods Market.

New York, Nov. 9.—The dry goods market was steadier to-day with prices on some cottons, silks and dress goods showing a downward tendency.

NEW YORK BONDS.

U. S. refunding 2s registered	108
U. S. refunding 2s coupon	108
U. S. 2s registered	108
U. S. 3s coupon	103
U. S. New 4s registered	120
U. S. New 4s coupon	120
American Tobacco 4s	57½
American Tobacco 6s	89¾
Atchison general 4s	92½
Atchison adjustment 4s	79¾
Atlantic Coast Line 4s	85
Baltimore & Ohio 4s	92¾
Baltimore & Ohio 3½s	88
Brooklyn R. T. cv. 4s	64
Central of Georgia 5s	97½
Central of Georgia 1st Inc.	75
Central of Georgia 2d Inc.	39
Chesapeake & Ohio 4½s	88½
Chicago & Alton 3½s	89
Chicago, R. & Quincy new 4s	95
Chicago, R. I. & Pacific R. R. 4s	88
Chicago, R. I. & P. R. R. col. 5s	69
C., C., C. & St. Louis general 4s bid	90¾
Colorado Industrial 5s Series A	46½
Colorado Midland 4s bid	58
Colorado & Southern 4s	79¾
Cuba 5s	98
Denver & Rio Grande 4s	89
Distillers' Securities 5s bid	62
Erie prior lien 4s bid	87½
Erie General 4s	70
Hocking Valley 4½s ofd	96½
Japan 6½s certificates	84¼
Japan 4½s certificates 2d Series	84½
Louisville & Nashville United 4s	93⅛
Manhattan consol gold 4s ofd	96
Mexican Central 4s ofd	74½
Mexican Central 1st Inc.	13¾
Minn. & St. Louis 4s ofd	50
Missouri, Kansas & Texas 4s	93¼
Missouri, Kansas & Texas 2ds bid	77
National R. R. of Mexico col. 4s ofd	79½
New York Central general 3½s	87
New Jersey Central genial 5s ofd	119
Northern Pacific 4s	95
Northern Pacific 3s	66¼
Norfolk & Western col. 4s	90
Oregon Short Line rfdg. 4s	79½
Penn. cv. 3½s	88¾
Reading General 4s	89¼
St. Louis & Iron Mountain col. 5s	102
St. Louis & San Francisco fg. 4s	70
St. Louis Southwestern col. 4s	62
Seaboard Air Line 4s	63
Southern Pacific 4s bid	75
Southern Pacific 1st 4s certificates	84½
Southern Railway 5s	93
Texas & Pacific 1sts	107½
Toledo, St. L. & Western 4s	59
Union Pacific 4s	94⅝
Union Pacific cv. 4s certificates	81¾
U. S. Steel 2d 5s	81½
Wabash 1sts	100
Western Md. 4s	69½
Wheeling & Lake Erie 4s ofd	76
Wisconsin Central 4s	76¼
Japan 4s certificates	77
Atchison cv. 4s	84¾
Atchison cv. 5s	88½
Interborough Metropolitan 4½s	50

CLOSING STOCK LIST.

Adams Express	165
Amalgamated Copper	48⅝
American Car & Foundry	26¼
American Car & Foundry ptd.	81½
American Cotton Oil	52
American Cotton Oil preferred	70
American Express	139
American Hide & Leather pfd.	12
American Ice	11¼
American Linseed Oil	7½
American Linseed Oil preferred	16
American Locomotive	38
American Locomotive preferred	99
American Smelting & Refining	67
American Smelting & Refining pfd.	88¼
American Sugar Refining	134
American Tobacco preferred certif.	84½
Anaconda Mining Co.	31⅝
Atchison	71¼
Atchison preferred	83
Atlantic Coast Line	65
Baltimore & Ohio	80
Baltimore & Ohio preferred	87
Brooklyn Rapid Transit	37¼
Canadian Pacific	142½
Central of New Jersey	150
Chesapeake & Ohio	28¾
Chicago Great Western	7⅝
Chicago & Northwestern	132
Chicago, Mil. & St. Paul	163
Chicago Terminal & Trans. ofd.	5
Chicago Terminal & Transit pfd.	10
C., C., C. & St. Louis	69⅝
Colorado Fuel & Iron	46¾
Colorado & Southern	17
Colorado & Southern 1st preferred	43
Colorado & Southern 2d preferred	33
Consolidated Gas	143
Corn Products Refining	9¼
Corn Products Refining preferred	52
Delaware & Hudson	127½
Delaware, Lackawanna & West.	355
Denver & Rio Grande	180
Denver & Rio Grande preferred	59
Distillers' Securities	42¾
Erie	27⅝
Erie 1st preferred	38
Erie 2d preferred	37¾
General Electric	112
Illinois Central	142
International Paper	9
International Paper preferred	60⅝
International Pump	9
International Pump preferred	85½
Iowa Central	11⅛
Iowa Central preferred	30
Kansas City Southern	22½
Kansas City Southern preferred	49
Louisville & Nashville	141⅝
Mexican Central	14
Minneapolis & St. Louis	24
Minn., St. P. & Sault Ste. M.	73
Minn., St. P. & Sault Ste. M. pfd.	115
Missouri Pacific	54
Missouri, Kansas & Texas	32
Missouri, Kansas & Texas pfd.	54
National Lead	37½
National R. R. of Mexico pfd. ofd.	42
New York Central	98
New York, Ontario & Western	29½
Norfolk & Western	64½
Norfolk & Western preferred	92
North American	38
Pacific Mail	31½
Pennsylvania	109¾
People's Gas	74½
Pittsburg, C. C. & St. Louis	54
Pressed Steel Car	17½
Pressed Steel Car preferred	69
Pullman Palace Car	137
Reading	78½
Reading 1st preferred	75½
Reading 2d preferred	67
Republic Steel	15½
Republic Steel preferred	88¼
Rock Island Co.	13⅝
Rock Island Co. preferred	34
St. Louis & San Francisco 2d pfd.	29
St. Louis Southwestern	13⅝
St. Louis Southwestern preferred	29
Southern Pacific	67½
Southern Pacific preferred	103¾
Southern Railway	32⅝
Southern Railway preferred	93¾
Tennessee Coal & Iron	80@101
Texas & Pacific	18¼
Toledo, St. Louis & West	19
Toledo, St. Louis & West preferred	34½
Union Pacific	111½
Union Pacific preferred	77½
United States Express	68
United States Realty	36
United States Rubber	15¼
United States Rubber preferred	67
United States Steel	24⅝
United States Steel preferred	84⅝
Virginia Carolina Chemical	14¾
Virginia Carolina Chemical pfd.	80
Wabash	9
Wabash preferred	19½
Wells Fargo Express ofd.	300
Westinghouse Electric	47
Western Union	62
Wheeling & Lake Erie	6½
Wisconsin Central	13½
Wisconsin Central preferred	28
Northern Pacific	108½
Central Leather	13½
Central Leather preferred	75½
Sloss Sheffield	36½
Great Northern preferred	113½
Interborough Metropolitan	5½
Interborough Metropolitan pfd.	16½

SURVEYING AIR LINE ROAD.

Corps of Engineers on Proposed Statesville Road Reaches Mount Airy—Road to Be Traversed Rather Rough.

Special to The Observer.

Mount Airy, Nov. 9.—The prices of oak lumber are gradually coming down a little on this market. The best grades are still commanding good prices, but not as high as they were a year ago.

The night school at the Worker Mission, in this city, is doing well. The attendance is not large—not half as many attending as ought to avail themselves, but those who go regularly are being benefitted. Rev. J. E. Smith, Prof. Thos. Thompson, E. H. Kochitzky and others are to be thanked for their good work. Quite a number of those attending are young men who work in factories and they have no time to attend school except at night.

The National Furniture Company now has on hand about one solid acre of lumber in the yards—enough to run the factory many months, but it buys all that comes in from mills in outlying districts.

The corps of surveyors who are engaged in making a preliminary survey of the Statesville Air Line Railway from Statesville to Radford, Va., reached this city yesterday at noon, coming from Dobson via White Plains. Capt. R. L. Greenlee, who is in charge of the force and is doing the surveying, tells your correspondent that the topography of the country is rough and hilly and that the cost of grading between this city and Statesville will be close to the expectations of the friends and advocates of the road, but that, as he had made no figures, he could not even venture a guess as to the cost a mile of the grading of the proposed road. He talked interestingly of the early building of the Statesville Air Line, telling your reporter that there was no reason why the building of the road would not be speedily pushed. The road is surveyed to a point on the Southern about one-fourth of a mile south of the depot of this city.

The North Carolina Granite Corporation of this city was awarded the Gold Medal for the best granite exhibited at the Jamestown Exposition. This is good news for Mount Airy and your correspondent congratulates Thos. Woodroffe, president, and his associates.

Frank Seyk, Sr., celebrated his one hundred and fourth birthday in the home of his son at Kewaunee, Wis., by playing a clarinet solo and singing a song to demonstrate that, notwithstanding his advanced years, his ears had not lost their sense of harmony. Mr. Seyk is the most unique character in that section of the State. His memory is still keen and he is able to recite incidents of many years back with a vividness that arouses surprise.

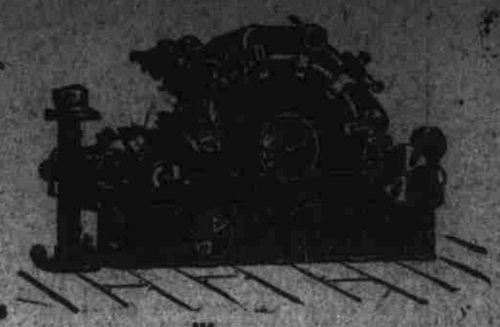
COTTON MILL MACHINERY.

STUART W. CRAMER,

ENGINEER AND CONTRACTOR.

MAIN OFFICE: SOUTH TRYON ST., CHARLOTTE, N. C.

BRANCH OFFICE: EQUITABLE BUILDING, ATLANTA, GA.



WHITIN: Revolving Flat Cards, Railway Heads, Drawing Frames, Spinning Frames, Twisters and Spoolers, Quillers and Reels, Looms, COMBERS

WOONSOCKET: Slubbers, Roving Frames, Intermediates, Jack Frames

KITSON: Automatic Feeders, Openers and Trunk, Breaker, Intermediate and Finisher Lappers, Kirschner Carding Beaters, Thread Extractors, Waste Pickers, etc., Raw Stock Dryers.

ETC., ETC. ETC., ETC.

Manufacturers and Jobbers

Frequently and it necessary to have Banking Facilities in addition to those offered by local banks.

THE **First National Bank** OF RICHMOND, VIRGINIA,

With
$1,000,000.00 Capital
Earned Surplus $600,000.00
$5,500,000.00 Deposits
$9,000,000.00 Total Resources
Offers Just the Additional Facilities Required.

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Barber-Knowles, at Hertford.

Special to The Observer.

Hertford, Nov. 7.—Quite a company of affectionate friends gathered at the residence of Mrs. E. E. Barber Wednesday to witness the marriage of her daughter, Miss Leesie Grant Barber to Mr. Robert Lee Knowles. The ceremony was performed by the pastor of the Methodist church. Both Miss Barber and Mr. Knowles are held in highest esteem in this community. Mr. Knowles has held several election trusts. He is an extensive farmer and will soon open a general merchandise store in Hertford. The happy couple left for a brief Northern tour.

Kelly-Lillard, at Mocksville.

Correspondence of The Observer.

Elkin, Nov. 8.—Mr. Thomas Mason Lillard and Miss Marion Kelly were married at the home of the bride in Mocksville yesterday. Mr. Lillard has been with the Chatham Manufacturing Company for a number of years and is a man of fine business ability, possessing all the qualities that go to make a perfect man and a gentleman. Miss Kelly, during her stay here, has made friends of all with whom she met and the hosts of friends of this young couple rejoice to see them thus united and wish for them a happy and prosperous journey through life together.

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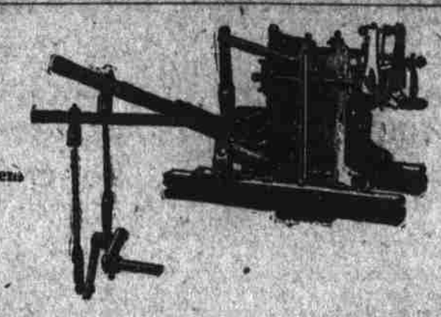

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